

**Information to identify the case:**

Debtor 1 Dorothy M Wells-Harris  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1315**

EIN --\_-----

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Northern District of Illinois**

Case number: **19-14026**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Dorothy M Wells-Harris

August 28, 2019

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Dorothy M Wells-Harris  
 Debtor

Case No. 19-14026-CAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 13

Date Rcvd: Aug 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2019.

db  
 27842119 +Dorothy M Wells-Harris, 718 N Trumbull, Apt 1, Chicago, IL 60624-1457  
 +City of Chicago - Dept of Finance - Water Division, 333 S. State St. #410,  
 Chicago, IL 60604-3983  
 27842121 City of Chicago - Parking and red Light Tickets, Department of Revenue - PO Box 88292,  
 Chicago, IL 60680  
 27842122 +Comcast, 11621 E. Marginal Way # 5, Bankruptcy Dept, Seattle, WA 98168-1965  
 27842120 +Illinois Tollway, 2700 Ogden Ave, Legal Dept, Downers Grove, IL 60515-1703  
 27842123 +PNC, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 27842118 +Peoples Gas, 200 E. Randolph, Chicago, IL 60601-6302

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr

+EDI: BIBODENSTEIN.COM Aug 29 2019 05:53:00 Ira Bodenstein, Fox Rothschild LLP,  
 321 N Clark Street Suite 1600, Chicago, IL 60654-4714  
 27842117 +E-mail/Text: comedbankruptcygroup@exeloncorp.com Aug 29 2019 02:22:05 ComEd,  
 3 Lincoln Center, Bankruptcy Section, Oakbrook Terrace, IL 60181-4204  
 27842114 +E-mail/Text: bknotice@ercbpo.com Aug 29 2019 02:21:19 ENHANCED RECOVERY CO L,  
 8014 BAYBERRY RD, JACKSONVILLE, FL 32256-7412  
 27842116 +EDI: PHINHARRIS Aug 29 2019 05:53:00 HARRIS & HARRIS LTD,  
 222 Merchandise Mart Plaza, Suite 1900, Chicago, IL 60654-1421  
 27842113 +E-mail/Text: bkynotice@harvardcollect.com Aug 29 2019 02:22:41 HARVARD COLLECTION SER,  
 4839 ELSTON AVE, CHICAGO, IL 60630-2589  
 27842115 +EDI: IIC9.COM Aug 29 2019 05:53:00 I C SYSTEM INC, PO BOX 64378,  
 SAINT PAUL, MN 55164-0378

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 30, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2019 at the address(es) listed below:

Ira Bodenstein iratrustee@foxrothschild.com,  
 IL29@ecfcbis.com;plove@foxrothschild.com;chdocket@foxrothschild.com  
 Jacob Comrov on behalf of Debtor 1 Dorothy M Wells-Harris jcomrov@SemradLaw.com,  
 ilnb.courtview@SLFCourtview.com  
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3